

In re:
Yolonda N Watts
Debtor

Case No. 21-13015-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 02, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2024:

Recip ID	Recipient Name and Address
db	#+ Yolonda N Watts, 642 Waterview Lane, Philadelphia, PA 19154-2540
14650086	+ Freedom Mortgage Corporation, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 02 2024 23:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2024 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 02 2024 23:47:44	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 02 2024 23:39:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 02 2024 23:39:00	Toyota Motor Credit Corporation, PO Box 8026, Cedar Rapids, IA 52408-8026
14648403	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 02 2024 23:39:00	Freedom Mortgage, 907 Pleasant Valley Ave, Suite 3, Mount Laurel, NJ 08054-1210
14660165	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 02 2024 23:39:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
14648404	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 02 2024 23:39:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939
14830010	^ MEBN	Oct 02 2024 23:36:34	Freedom Mortgage Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14652186	*+	Freedom Mortgage Corporation, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite

District/off: 0313-2

User: admin

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130, Mount Laurel, NJ 08054-1218

14650087	*+	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939
14652187	*+	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939
14839339	*+	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Yolonda N Watts brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

IN RE: YOLONDA N. WATTS Debtor	Case No. 21-13015-amc
Freedom Mortgage Corporation, Movant	Chapter 13
vs. YOLONDA N. WATTS Aka Yolonda Umaru Aka Yolonda Watts-Umaru And Tariq Umaru, (NON-FILING CO-DEBTOR) Respondents	11 U.S.C. §362 and §1301

**ORDER MODIFYING SECTION §362 AUTOMATIC STAY AND §1301 CO-DEBTOR
STAY**

Upon consideration of the Movant of Freedom Mortgage Corporation (Movant), and after Notice of Default and the filing of a Certification of Default, it is:

ORDERED AND DECREED: that Movant shall be permitted to reasonably communicate with Debtor and Debtor's counsel to the extent necessary to comply with applicable non-bankruptcy law; and it is further:

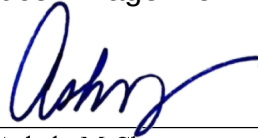
ORDERED that Relief from the Automatic stay of all proceedings, as provided under 11 U.S.C. §362 and §1301 (**Co-Debtor Stay**) is granted with respect to 955 TAYLOR DR, Folcroft, PA 19032 (hereinafter the Premises) (as more fully set forth in the legal description attached to the Mortgage of record granted against the Premises), as to allow Movant, its successors or assignees, to proceed with its rights under the terms of said Mortgage; and it is further:

ORDERED that the Trustee is directed to cease making any further distributions to the Movant; and it is further:

ORDERED that Rule 4001(a)(3) is not applicable and Freedom Mortgage Corporation may immediately enforce and implement this Order granting Relief from the Automatic Stay; and it is further;

ORDERED that FEDERAL RULE OF BANKRUPTCY PROCEDURE 3002.1 is no longer applicable to Movant, its successors and assignees.

Date: Oct. 2, 2024



Ashely M Chan
CHIEF BANKRUPTCY JUDGE

YOLONDA N. WATTS
642 WATERVIEW LANE
PHILADELPHIA, PA 19154

TARIQ UMARU
642 WATERVIEW LANE
PHILADELPHIA, PA 19154

BRAD J SADEK
1500 JFK Boulevard
Ste 220
Philadelphia, PA 19102

KENNETH E WEST
1234 Market Street - Suite 1813
Philadelphia, PA 19107

Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107